

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jefferey Lynn Beecroft, Jr.  
Debtor

Case No. 24-01804-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Dec 26, 2024

User: AutoDocke  
Form ID: 309I

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2024:**

Recip ID	Recipient Name and Address
db	+ Jefferey Lynn Beecroft, Jr., 228 California Ave, Shenandoah, PA 17976-1211
aty	+ Brent J Lemon, KML Law Group, P.C., 701 Market Street #, 5000, Philadelphia, PA 19106-1541
aty	+ Gregory Benjamin Schiller, DOJ-Ust, Office of the United States Trustee, 1501 North 6th Street, Box 302 Harrisburg, PA 17102-1104
aty	+ Joseph P Schalk, DOJ-Ust, 1501 N. 6th Street, Box 302, Harrisburg, PA 17102-1104
5632138	+ Christa Beecroft, 228 California Ave, Shenandoah, PA 17976-1211
5632139	+ Collection Bureau of Hudson, PO Box 846, Newburgh, NY 12551-0846
5632144	+ JM Auto, 610 Gold Star Hwy, Shenandoah, PA 17976-2531
5632145	Majik Rent to Own, 10 Goldstar Highway, Shenandoah, PA 17976
5632147	+ Own Leasing, 1207 Delaware Ave # 190, Wilmington, DE 19806-4743

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: claputka@laputkalaw.com	Dec 26 2024 19:00:00	Charles Laputka, Laputka Law Offices, 1344 West Hamilton Street, Allentown, PA 18102
tr	Email/Text: info@pamd13trustee.com	Dec 26 2024 19:00:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: ustregion03.ha.ecf@usdoj.gov	Dec 26 2024 19:00:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
cr	+ EDI: AISACG.COM	Dec 27 2024 00:00:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5632750	+ EDI: AISACG.COM	Dec 27 2024 00:00:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5632135	+ EDI: GMACFS.COM	Dec 27 2024 00:00:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
5632136	+ EDI: CAPITALONE.COM	Dec 27 2024 00:00:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5632137	+ EDI: CAPITALONE.COM	Dec 27 2024 00:00:00	Capital One Bank Usa, Po Box 31293, Salt Lake City, UT 84131-0293
5632140	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 26 2024 19:06:04	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
5632141	+ EDI: DISCOVER	Dec 27 2024 00:00:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
5632142	Email/Text: csr@fccfinance.com	Dec 26 2024 19:00:00	FCC Finance LLC, PO Box 795489, Dallas, TX 75379-5489
5632143	EDI: IRS.COM	Dec 27 2024 00:00:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

5632146	+ Email/Text: bankruptcy@marinerfinance.com	Dec 26 2024 19:00:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
5632148	EDI: PENNDEPTREV	Dec 27 2024 00:00:00	PA Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5632148	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 26 2024 19:00:00	PA Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5633182	+ EDI: PENNDEPTREV	Dec 27 2024 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5633182	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 26 2024 19:00:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5632149	+ Email/PDF: ebnotices@pnmac.com	Dec 26 2024 19:05:57	PennyMac, P.O. Box 514387, Los Angeles, CA 90051-4387
5632150	+ EDI: SYNC	Dec 27 2024 00:00:00	SYNCB/Care Credit, Po Box 71757, Philadelphia, PA 19176-1757
5632151	EDI: WFFC2	Dec 27 2024 00:00:00	Wells Fargo Card Serv, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 20

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2024

Signature: /s/Gustava Winters

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2024 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC blemon@kmlawgroup.com
Charles Laputka	on behalf of Debtor 1 Jefferey Lynn Beecroft Jr. claputka@laputkalaw.com, jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
Gregory Benjamin Schiller	on behalf of Asst. U.S. Trustee United States Trustee Gregory.B.Schiller@usdoj.gov ustpreion03.ha.ecf@usdoj.gov
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Joseph P Schalk	

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on behalf of Asst. U.S. Trustee United States Trustee joseph.schalk@usdoj.gov ustpreion03.ha.ecf@usdoj.gov

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1: Jefferey Lynn Beecroft Jr.  
First Name Middle Name Last Name  
Social Security number or ITIN: xxx-xx-7466  
EIN: \_\_\_\_-\_\_\_\_-\_\_\_\_

Debtor 2: \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name  
Social Security number or ITIN: \_\_\_\_\_  
EIN: \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court: Middle District of Pennsylvania  
Date case filed in chapter: 7 7/23/24  
Case number: 5:24-bk-01804-MJC  
Date case converted to chapter: 13 12/23/24

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

04/19/21

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. §1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [pacer.uscourts.gov](http://pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**


**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Jefferey Lynn Beecroft Jr.	
2. All other names used in the last 8 years		
3. Address	228 California Ave Shenandoah, PA 17976	
4. Debtor's attorney Name and address	Charles Laputka Laputka Law Offices 1344 West Hamilton Street Allentown, PA 18102	Contact phone: 6104770155 Email: <a href="mailto:claputka@laputkalaw.com">claputka@laputkalaw.com</a>
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone: 717-566-6097 Email: <a href="mailto:info@pamd13trustee.com">info@pamd13trustee.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone: (570) 831-2500 Date: 12/26/24

For more information, see page 2 >

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.  <b>*Valid photo ID and proof of Social Security number are required*</b>	<b>Date: January 27, 2025 at 11:30 AM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  For additional information use the QR code or visit: <a href="https://www.justice.gov/ust/ust-regions-r03/region-3-section-341-meetings-0#TrusteeZoom">https://www.justice.gov/ust/ust-regions-r03/region-3-section-341-meetings-0#TrusteeZoom</a>  The Court does not endorse or exercise any responsibility of the content at this link.	<b>Location:</b> Meeting held by Zoom, visit <a href="https://join.zoom.us">join.zoom.us</a> , Enter Meeting ID 890 248 6951, Click on Join using passcode 9568534732, or call 1-267-552-4885  														
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></td> <td><b>Filing deadline:</b> March 28, 2025</td> </tr> <tr> <td colspan="2"><b>You must file:</b></td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </td> </tr> <tr> <td><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></td> <td><b>Filing deadline:</b> March 3, 2025</td> </tr> <tr> <td><b>Deadline for governmental units to file a proof of claim:</b></td> <td><b>Filing deadline:</b> June 21, 2025</td> </tr> </table> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.  <table border="0"> <tr> <td><b>Deadline to object to exemptions:</b></td> <td><b>Filing deadline:</b></td> </tr> <tr> <td>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> <td>30 days after the conclusion of the meeting of creditors</td> </tr> </table>		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline:</b> March 28, 2025	<b>You must file:</b>		<ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b> March 3, 2025	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> June 21, 2025	<b>Deadline to object to exemptions:</b>	<b>Filing deadline:</b>	The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors
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<b>9. Filing of plan</b>	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.															
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.															
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.															
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.															
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.															